

In re:  
Winona Chan Dam  
Debtor

Case No. 23-13868-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 31, 2024

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2024:**

Recip ID	Recipient Name and Address
db	+++ Winona Chan Dam, 539 Cascade Court, Sewell, NJ 08080-3017
14842751	Conduet/ACS, Conduet shut down operation 9/1/19 loans, Utica, NY 13504
14842761	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14842763	+ Temple Un Ed, Po Box 918, Brookfield, WI 53008-0918

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14842745	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Nov 01 2024 00:25:18	Aidvantage, Attn: Bankruptcy, 1891 Metro Center Dr, Reston, VA 20190-5287
14842746	Email/PDF: bncnotices@becket-lee.com	Nov 01 2024 00:23:25	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14841918	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 01 2024 00:25:28	BMW Bank of North America, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14860788	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 01 2024 00:23:22	BMW Bank of North America c/o AIS Portfolio Servc, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14842748	Email/PDF: acg.bmw.ebn@aisinfo.com	Nov 01 2024 00:25:07	BMW Financial Services, Attn: Bankruptcy/Correspondence, PO Box 3608, Dublin, OH 43016-0306
14842747	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 01 2024 00:08:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14842749	Email/Text: megan.harper@phila.gov	Nov 01 2024 00:09:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14842750	Email/Text: bankruptcy@philapark.org	Nov 01 2024 00:09:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14842752	^ MEBN	Nov 01 2024 00:07:37	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14842753	Email/Text: mrdiscen@discover.com	Nov 01 2024 00:08:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14843013	Email/Text: mrdiscen@discover.com	Nov 01 2024 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14842754	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 01 2024 00:09:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14842755	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 01 2024 00:09:00	Internal Revenue Service, Centralized Insolvency

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			Operation, PO Box 7346, Philadelphia, PA 19101-7346
14842756	Email/Text: EBN@Mohela.com	Nov 01 2024 00:09:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
14842757	^ MEBN	Nov 01 2024 00:07:03	MRS BPO, LLC., Attn: Bankruptcy 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14842758	Email/Text: fesbank@attorneygeneral.gov	Nov 01 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14842759	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 01 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14842760	^ MEBN	Nov 01 2024 00:07:29	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14842762	Email/Text: bankruptcy@philapark.org	Nov 01 2024 00:09:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14842764	Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 01 2024 00:09:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14842765	^ MEBN	Nov 01 2024 00:07:06	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Winona Chan Dam help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
REGINA COHEN	on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Winona Chan Dam	)	Case No. 23-13868-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: October 30, 2024

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court